



## **STATE HEALTH BENEFIT PLAN 2009 OPEN ENROLLMENT PRESENTATION QUESTIONS AND ANSWERS**

### **What is the benefit of the Health Reimbursement Account (HRA) options?**

**A.** The HRA (one of your plan options) is a consumer driven health plan – combining an SHBP-funded account (called a healthcare reimbursement arrangement (HRA)) with a “traditional” medical plan. The HRA includes an account where you can receive additional dollars for taking a health assessment and completing your annual physical/preventive care exam. You can earn up to \$125 per individual - \$250 for you and your covered spouse!

### **Do I have to choose a Primary Care Physician?**

**A.** No. However, we encourage you to use a primary care doctor as a valuable resource and a personal health advocate.

### **Do I need a referral to see a specialist?**

**A.** No. Though you may want your personal doctor’s advice and assistance in arranging care with a specialist in the network, you do not need a referral to see a participating specialist. If you choose an out-of-network specialist, your care will be covered at the out-of-network benefits level.

### **What is the difference between in-network coverage and out-of-network coverage?**

**A.** Each time you seek medical care, you can choose your doctor — either in- or out-of network. (One SHBP plan option – an HMO-type plan called Open Access Plus In-Network – includes in-network coverage only.) When you visit a doctor participating in the CIGNA or United network, you will have lower out-of-pocket costs.

### **Am I covered while I am out of the state?**

**A.** Yes. Both Cigna and United Healthcare offer extensive national networks of doctors and other health care providers so chances are you are able to receive your network level of benefits when you are traveling outside of Georgia. If you need to access care and are not in a network service area, your benefits will be paid at the out of network benefit level for all plans except the HMO, unless you have a medical emergency. In the event of a medical emergency, seek immediate care. If admitted to the hospital, you are required to contact Cigna or United Healthcare within one working day of admittance. Please note non-network non-emergency care is not covered under the HMO plans.

You can quickly locate network doctors by accessing either Cigna or United Healthcare’s websites or calling the telephone number on the back of your ID card.

### **What is preventive care?**

**A.** Preventive care is defined as periodic health evaluations (including tests and procedures ordered in connection with routine examinations), such as annual physicals and well-child care, child and adult immunization and screening services, such as vision and hearing disorders screening as subject to the U.S. Preventive Services Task Force (USPSTF) Guidelines. Preventive care generally does not include services intended to treat an existing illness, injury or condition or for diagnostic purposes.

### **Do I need a referral to see a network physician specialist?**

**A.** No, you are not required to receive a referral to see any specialist in either Cigna or United Healthcare's networks.

### **There have been many campaigns encouraging members to take the Health Assessment. Why is it so important to take the health assessment? What do you do with the information?**

**A.** The health assessment is a 15-minute questionnaire to help you assess your current health status. Both Cigna and United Healthcare may contact you to inform you of certain benefits you can take advantage of to improve your health. Your individual answers are completely confidential and are not shared with your employer or the SHBP. However, aggregate results are used by SHBP to determine how to enhance the wellness offerings in the future.

### **What is a Prescription Drug List (PDL) and is my medication on it?**

**A.** A PDL is a list of Food and Drug Administration (FDA)-approved brand name and generic medications. Your United Healthcare pharmacy benefit provides coverage for a comprehensive selection of prescription medications. The Prescription Drug List (PDL) is one way you can find out if your medication is covered, the tier status and specific rules linked to the medication. The PDL will be available during open enrollment online at both Cigna and United Healthcare's websites. You can also contact them directly to find out if your medication is covered, the tier status or specific rules linked to the medication.

### **Is my Pharmacy in the network?**

**A:** Both United Healthcare and Cigna offer an extensive Georgia statewide and national network of retail and independent pharmacies. A pharmacy search feature is available on both Cigna and United Healthcare's websites or you can contact the customer care number on the back of your ID card.

### **Why is SHBP no longer offering BCBS and Kaiser?**

**A.** The Department of Community Health's (DCH) developed a multi-year strategic plan to streamline administration, focus on consumerism and pass along the year over year savings to its members. In accordance with this strategy, the State Health Benefit Plan (SHBP) conducted a solicitation to identify two statewide vendors capable of offering the following products for an **effective date of January 1, 2009**: Consumer Driven Health Plan (CDHP) with Health Reimbursement Arrangement (HRA), qualified High Deductible Health Plan

(HDHP), Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Medicare Advantage products.

**My doctor only takes the BCBS insurance; is there any way to get him as a provider on one of the other plans?**

A. You can contact CIGNA or UHC and ask that they contact your provider to see if he or she is willing to participate in the new options.

**I am a retiree with the Kaiser Senior Advantage Plan. Is this a private fee for service plan?**

A. No. The Kaiser Senior Advantage Plan is only offered in the metro Atlanta area and the new private fee for service plans offered by CIGNA and UHC will be offered statewide allowing a greater choice in selecting your physician.

**I am pregnant and am due in January 2009. I do not want to change doctors – but my option will not be offered in January. Is there any way I can use my same doctor for delivery?**

A. Yes. Both plans offer transition of care. Please contact the vendor you are selecting for more information.

**Can I keep my same Part D plan if I go with a Medicare Advantage Plan?**

A. No. SHBP's Medicare Private Fee for Service Plan is a fully integrated product that covers all parts of Medicare. Therefore, you will no longer need your Medicare Part D coverage. The Centers for Medicaid and Medicare will disenroll your individual coverage once you enroll in SHBP's Medicare Private Fee for Service plan. .

**I was in Lumenos - What happens to my balance in my health savings account?**

A. You will be able to keep any unused credits as long as you enroll in one of the two HRA options offered through CIGNA or UHC. SHBP will automatically transfer any unused balances to the new vendors. If you do not enroll in one of the HRA plans you will forfeit any unused credits.

**Whom can I call or write if I have additional questions about BCBS or Kaiser?**

A. You can write to SHBP, P.O. Box 38342, Atlanta, GA 30334 or call (800) 610-1863 or (404) 656-6322.

**When will I get my insurance ID card?**

A. You will receive your new card in late December.

**If I am currently covered under United Healthcare, will I get a new ID card?**

A. Yes. Everyone covered will receive a new card.